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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/597,461	06/19/2000	Ofer Komem	E02/1	3029

7590 03/31/2003

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EXAMINER

CUFF, MICHAEL A

ART UNIT

PAPER NUMBER

3627

DATE MAILED: 03/31/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/597,461	Applicant(s) Komem et al.	
	Examiner Michael Cuff	Art Unit 3627	
<i>-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --</i>			
Period for Reply			
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.			
<ul style="list-style-type: none"> - Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely. - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication. - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). - Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b). 			
Status			
1) <input checked="" type="checkbox"/> Responsive to communication(s) filed on <u>Feb 23, 2001</u>			
2a) <input type="checkbox"/> This action is FINAL .		2b) <input checked="" type="checkbox"/> This action is non-final.	
3) <input type="checkbox"/> Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11; 453 O.G. 213.			
Disposition of Claims			
4) <input checked="" type="checkbox"/> Claim(s) <u>1-24</u> is/are pending in the application.			
4a) Of the above, claim(s) _____ is/are withdrawn from consideration.			
5) <input type="checkbox"/> Claim(s) _____ is/are allowed.			
6) <input checked="" type="checkbox"/> Claim(s) <u>1-24</u> is/are rejected.			
7) <input type="checkbox"/> Claim(s) _____ is/are objected to.			
8) <input type="checkbox"/> Claims _____ are subject to restriction and/or election requirement.			
Application Papers			
9) <input type="checkbox"/> The specification is objected to by the Examiner.			
10) <input type="checkbox"/> The drawing(s) filed on _____ is/are a) <input type="checkbox"/> accepted or b) <input type="checkbox"/> objected to by the Examiner. <p style="margin-left: 20px;">Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).</p>			
11) <input type="checkbox"/> The proposed drawing correction filed on _____ is: a) <input type="checkbox"/> approved b) <input type="checkbox"/> disapproved by the Examiner. <p style="margin-left: 20px;">If approved, corrected drawings are required in reply to this Office action.</p>			
12) <input type="checkbox"/> The oath or declaration is objected to by the Examiner.			
Priority under 35 U.S.C. §§ 119 and 120			
13) <input type="checkbox"/> Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). <p style="margin-left: 20px;">a) <input type="checkbox"/> All b) <input type="checkbox"/> Some* c) <input type="checkbox"/> None of:</p> <ol style="list-style-type: none"> 1. <input type="checkbox"/> Certified copies of the priority documents have been received. 2. <input type="checkbox"/> Certified copies of the priority documents have been received in Application No. _____. 3. <input type="checkbox"/> Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). 			
<p style="margin-left: 20px;">*See the attached detailed Office action for a list of the certified copies not received.</p>			
14) <input type="checkbox"/> Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e). <p style="margin-left: 20px;">a) <input type="checkbox"/> The translation of the foreign language provisional application has been received.</p>			
15) <input type="checkbox"/> Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.			
Attachment(s)			
1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)		4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____	
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)		5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)	
3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s). <u>2</u>		6) <input type="checkbox"/> Other: _____	

Notice of References Cited

Application/Control No.
09/597,461

Applicant(s)/Patent Under Reexam
Komem et al.

Examiner

Michael Cuff

Art Unit

3627

Page 1 of 1

U.S. PATENT DOCUMENTS

	Document Number Country Code-Number-Kind Code	Date MM-YYYY ¹	Name	Classification ²	
A	5,963,923	10/1999	Garber	705	37
B	6,513,019	1/2003	Lewis	705	35
C					
D					
E					
F					
G					
H					
I					
J					
K					
L					
M					

FOREIGN PATENT DOCUMENTS

	Document Number Country Code-Number-Kind Code	Date MM-YYYY ¹	Country	Name	Classification ²
N					
O					
P					
Q					
R					
S					
T					

NON-PATENT DOCUMENTS

	Include, as applicable: Author, Title, Date, Publisher, Edition or Volume, Pertinent Pages	
U		
V		
W		
X		

¹ A copy of this reference is not being furnished with this Office action. See MPEP § 707.05(a).

¹ Dates in MM-YYYY format are publication dates.

² Classifications may be U.S. or foreign.

Art Unit: 3627

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1-5, 8, 9 and 17-24 are rejected under 35 U.S.C. 102(b) as being anticipated by Reeder.

Reeder shows, figure 1, a billing system for on-line computer networks. The gateways 12 provide ready access to other networks such as the Internet. Since the customer 10 may be located in any country of the world, currency rates 28 (determining exchange rate, currency server) are regularly stored in a database at the host data center 14 so that currency conversion can take place. For example, a customer 10 located in France might download a file from England (Vendor website, vendor server supporting via a web browser) that is priced in English pounds. To properly charge the French customer 10, the price for the downloaded file would need to be converted to French francs on the day of the file download. (converted at vendor site, displayed) For this purpose, a currency conversion table is therefore regularly (repeatedly) uploaded (guaranteed for a predetermined period of time) to the host data center 14 from any one

Art Unit: 3627

of a number of known exchange rate providers. The host data center 14 also communicates with several outside services (financial institutions). For example, the host data center 14(central managing entity) communicates with a banking services center 16 which produce credit card statements 18 to bill customers 10 for their services on-line. Several banking transaction companies provide services for charging customers for on-line usage including NaBANCO and Checkfree. Both of these companies work with issuers of credit cards to provide direct billing of customers for their on-line data services. The banking transaction companies act as clearing houses (pay vendors) to process transactions for a number of credit card issuers (convert payment). The banking transaction companies submit transactions (e.g. customer charges) to credit card issuers for authorization and account settlement.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 6, 7, and 10-16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Reeder, as applied above, in view of Garber.

Reeder shows all of the limitations of the claims except for using a FOREX market and details about multiple accounts and vendors.

Art Unit: 3627

Garber teaches that the foreign exchange spot cash market facilitates the exchange of currency between two parties. (column 1, lines 58-59)

Based on the teaching of Garber, it would have been obvious to one of ordinary skill in the art, at the time the invention was made, to modify the Reeder system to utilize multiple accounts and vendors in order to do more business. It would have also been obvious for the banking transaction companies to use the FOREX market in order to facilitate the exchange of currency between two parties.

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Lewis shows a system of interest.

6. Any inquiry concerning this communication should be directed to Michael Cuff at telephone number (703) 308-0610.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-1113. The fax phone number for this Group is (703) 872-9326. (After Final special fax number (703) 872-9327) The customer service number is (703) 872-9325.

Michael Cuff 3/24/03
Michael Cuff
March 24, 2003